

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: )  
Thad Kroon, et al. ) Customer No.: 29052  
Serial No.: 10/047,917 ) Confirmation No.: 2503  
Filing Date: January 14, 2002 ) Art Unit: 3692  
For: SYSTEM AND METHOD FOR OVERTURNING OF ) Examiner: Frantzy Poinvil  
RISK EVALUATION PERFORMED BY RISK )  
MODEL TO CONTROL FINANCIAL RISK )  
)

AMENDMENT AND RESPONSE TO NON-FINAL OFFICE ACTION

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

Responsive to the non-final Office Action dated April 8, 2008, Attorney for the Assignee submits the following amendments and remarks. In light of these amendments and remarks, Attorney for the Assignee respectfully asserts that all of the claims of the patent application are patentable, and that the application be allowed.

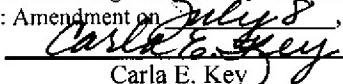
**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this paper.

**Remarks** begin on page 8 of this paper.

**Conclusion** begins on page 12 of this paper.

Certificate of Electronic Delivery

I hereby certify that this correspondence is being electronically filed with the Commissioner for Patents, Mail Stop: Amendment on July 8, 2008.

  
Carla E. Key